



Order Filed on January 8, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg, MAG-1284  
Marie-Ann Greenberg, Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840  
Chapter 13 Standing Trustee**

IN RE:

WILMA J SPRAY

**Case No.: 16-33633 RG**

**Hearing Date: 1/3/2018**

**INTERIM ORDER ON TRUSTEE'S CERTIFICATION OF DEFAULT**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: January 8, 2018**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Case No.: 16-33633

Caption of Order: INTERIM ORDER ON TRUSTEE'S CERTIFICATION OF DEFAULT

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THIS MATTER having come before the Court on 01/03/2018 on notice to RUSSELL L LOW ESQ,  
and to the Debtor(s) herein, and good sufficient cause having been shown, it is:

- ORDERED, that the Debtor(s) must retain realtor by 1/12/18 or the case will be dismissed; and it is further
- ORDERED, that the Debtor(s) must provide the Trustee with listing agreement by 1/12/18 or the case will  
be dismissed; and it is further
- ORDERED, that the Trustee's Certification of Default will be adjourned to 2/7/2018.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Wilma J Spray  
Debtor

Case No. 16-33633-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2018.

db +Wilma J Spray, 71 Midwood Road, Teaneck, NJ 07666-5607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Wilma J Spray rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
TOTAL: 8